

BEFORE THE PUBLIC SERVICE COMMISSION
OF THE STATE OF MISSOURI

LATRELL S. GERMANY,)

Complainant,)

v.) Case No. GC-2026-0278

SPIRE MISSOURI INC.,) (Consolidated with EC-2026-0279

UNION ELECTRIC COMPANY (AMEREN),) and WC-2026-0287)

MISSOURI AMERICAN WATER CO.,)

Respondents.)

COMPLAINANT'S APPLICATION FOR REHEARING AND COMPREHENSIVE
DEFINITIVE STATEMENT OF FACTS

COMES NOW Latrell S. Germany, appearing as a natural person and consumer of record, for her Application for Rehearing pursuant to RSMo § 386.500 and her Revised Definitive Statement of Facts. This filing addresses the deficiencies noted in the Commission's Order of May 7, 2026, by providing an exhaustive breakdown of billing discrepancies, specific dates, and the precise Missouri and Federal authorities that mandate safe and adequate service for medically fragile households.

I. JURISDICTIONAL STATEMENT AND APPLICABLE CASE LAW

Complainant asserts that the Commission has a mandatory, non-discretionary duty to ensure utility corporations do not endanger public health. In *State ex rel. DePaul Health Center v. Public Service Commission*, 564 S.W.2d 531, the Missouri courts established that the Commission's primary purpose is to protect the public interest and health. Furthermore, in *State ex rel. GS Technologies Operating Co. v. PSC*, 945 S.W.2d 539, the court affirmed that when a utility's practices are alleged to be "unsafe" or "unjust," the Commission must investigate. Complainant argues that the denial of essential services to a home containing an infant and a person with Chronic Asthma is an inherently unsafe and unjust practice.

II. ITEMIZED BREAKDOWN OF VIOLATIONS BY RESPONDENT

A. SPIRE MISSOURI INC. (Case No. GC-2026-0278)

- Total Disputed Amount: [REDACTED] (\$0.00 as of May 6, 2026).
- The Administrative Failure: Complainant requested an account update to the "Germany Family Trust" for account number [REDACTED]
- The "Safety and Adequacy" Violation: Under RSMo § 393.130, Spire is required to provide "safe and adequate" service. After receiving medical certification in August 2025 (preceded by an initial notice of the chronic medical condition on May 12, 2025), Spire was legally notified that gas is a life-sustaining necessity for respiratory health and climate control. By continuing to assess fees and late

penalties rather than freezing the account under a medical hold, Spire converted a public safety obligation into a predatory collection action.

- The Regulatory Failure: Spire violated 20 CSR 4240-13.050(10). This regulation is clear: disconnections must be postponed for medical emergencies. While Spire has totaled the bill to zero since the filing of this complaint, the assessment of the [REDACTED] after being notified of a life-safety emergency demonstrates a failure to provide "just and reasonable" service.
- Detailed Administrative Record and Notice: Spire has been on notice regarding account number [REDACTED] at [REDACTED]. The following documents were served to the Respondent:
 - June 26, 2024: A Notice of Claim of Interest letter sent to Steve Lindsey.
 - November 24, 2024: A Disputed Affidavit of Notation letter.
 - February 3, 2025: An Acknowledgement of Utility Bill.
 - May 12, 2025: Formal notice of Chronic Medical Condition issued for payment accommodation in the amount or most of the [REDACTED] billing during the chronic medical payment.
 - November 3, 2025: A Bill of Exchange payment draft and a Notice of Beneficiary Interest.
 - Failure to Validate Debt: Despite multiple requests included in the aforementioned correspondence for a copy of the entire account and a certified "Life of Account Ledger," Respondent has failed to produce the ledger. Under RSMo § 407.020, demanding payment for a debt while refusing to provide the

underlying math or validation requested since 2024 is an unfair and deceptive practice.

- Conversion of Property: Under RSMo § 400.3-420, Spire's retention of the Complainant's Bill of Exchange payment draft sent on November 3, 2025, without providing credit or returning the instrument, constitutes a legal "conversion"— Respondent took property of value and did not provide the agreed-upon credit to the account.

B. UNION ELECTRIC COMPANY - AMEREN MISSOURI (Case No. EC-2026-0279)

- Disputed Total: \$ [REDACTED] (as of May 6, 2026).
- The Administrative Failure: Complainant requested an account update to the "Germany Family Trust" for account number [REDACTED].
- The Debt Verification Failure: Under the Fair Debt Collection Practices Act (FDCPA) 15 U.S.C. § 1692g, once a consumer disputes a debt (as the Complainant did in August 2024 and again on March 23, 2025), the creditor must provide verification. Ameren has persistently refused to provide a "Life of Account Ledger" for account number [REDACTED] at [REDACTED]. Without this certified accounting, the debt remains legally unverified. Under Missouri's Merchandising Practices Act (RSMo § 407.020), demanding payment for an unverified and disputed sum while ignoring validation requests is an "unfair practice."

- The Medical Necessity and Safety Violation: Ameren was notified in August 2025 (with a prior issuance on May 12, 2025) that electricity is a mechanical necessity for life-saving breathing treatments through the critical medical program assistance. Under 45 CFR § 96.84, there is a federal requirement to accommodate health-related energy crises. Complainant asserts that the amount for the medical condition energy crises assistance was paid for the billing period of 07/03/2025–08/04/2025. Despite actual knowledge of the [REDACTED] condition, the residence of a one-month-old infant, and the applied assistance for the aforementioned period, Ameren disconnected services on March 14, directly violating the mandate to provide service that is "safe, adequate, just and reasonable" under RSMo § 393.130.
- Detailed Administrative Record and Notice: Ameren has been served with multiple legal notices and payment instruments which have been ignored or improperly handled:
 - March 23, 2025: Formal Request to Validate the Debt and provide a Life of Account Ledger.
 - March 24, 2025: Lawful Tender of Payment via Bill of Exchange.
 - May 12, 2025: Initial Notice of Chronic Medical Condition and payment accommodation request.
 - October 25, 2025: Affidavit Notation; Notice to Principal is Notice to Agent and Notice to Agent is Notice to Principal.
- Unsafe Practice and Breach of Duty: By disconnecting power to a domicile where a medically fragile adult and a newborn reside—after refusing a lawful Bill of

Exchange and failing to provide a ledger—Ameren has committed a gross violation of the Commission's safety oversight mandated by RSMo § 393.140. Complainant asserts that the refusal of tender on March 24, 2025, discharged the obligation to the extent of that tender under RSMo § 400.3-603(b), making the subsequent disconnection and continued demand for [REDACTED] a predatory and unlawful act against a protected consumer.

C. MISSOURI AMERICAN WATER CO. (Case No. WC-2026-0287)

- Total Disputed Amount: [REDACTED] (Revised from \$ [REDACTED] based on current demand).
- The Administrative Failure: Complainant requested an account update to the "Germany Family Trust" for account number [REDACTED] in 2024. The Respondent's failure to perform this ministerial task resulted in inaccurate record-keeping, which is a violation of the right to accurate billing under RSMo § 407.020.
- The Life-Safety Emergency: Water is the most fundamental human necessity. The United Nations Resolution 64/292 (Human Right to Water) is mirrored in Missouri's requirement that water service be "safe and adequate" (RSMo § 393.130). Depriving a medically fragile adult and an infant of water for hygiene and hydration is "unreasonable" and creates an immediate public health hazard.
- Actual Knowledge of Medical Condition: Respondent has had notice of the chronic medical condition and life-safety necessity at [REDACTED] [REDACTED] A

medical emergency bill and doctor-signed authorization form were submitted on or around August 12, 2025, for the purpose of securing medical energy/utility assistance. Despite this signed certification from a medical professional, Respondent has failed to freeze predatory collection activities.

- Detailed Administrative Record and Notice: Missouri American Water has been served with the following instruments and notices, all of which remain unresolved:
 - June 26, 2024: Notice of Claim of Interest.
 - November 28, 2024: Affidavit of Notation served to the Respondent.
 - March 24, 2025: Lawful Tender of Payment via Bill of Exchange, Payment Draft, and Beneficiary Interest Notice.
 - September 12, 2025: Critical medical payment and notice of chronic condition provided via medical emergency statement.
 - Tender of Payment and Verification Violation: Respondent refused a lawful tender of payment on March 24, 2025. Under RSMo § 400.3-603(b), the refusal of a tender discharges the obligation to the extent of that tender. Furthermore, Respondent has failed to provide the requested entire account ledger to validate the math of the alleged debt. Respondents cannot legally claim a debt exists for an amount they refused to accept and have failed to verify.
 - Conversion of Property: Under RSMo § 400.3-420, the retention of the Complainant's payment draft and Bill of Exchange without providing the corresponding credit to the account constitutes an unlawful conversion of the instrument.

III. SUMMARY OF LEGAL STANDARDS FOR THE COMMISSION

1. RSMo § 393.130: Utilities must provide service that is "safe and adequate and in all respects just and reasonable."
2. RSMo § 393.140: Grants the Commission the power to investigate "unsafe" utility practices.
3. RSMo § 407.020: Prohibits deceptive and unfair practices in the sale of services.
4. 20 CSR 4240-13.050: Prohibits disconnections for households with medical emergencies.

IV. CONCLUSION

The Complainant has identified the specific totals [REDACTED] the specific dates of notification (August 2024 and August 2025), and the specific laws violated. The Respondents have ignored federal consumer protections and Missouri safety statutes. Because these medical conditions are chronic and the Respondents have refused lawful tender of payment, Complainant disputes all past, present, and future billing as it pertains to the right to life and safety.

WHEREFORE, Complainant moves the Commission to vacate the Order of Dismissal, grant a Rehearing, and order a Permanent Stay of Disconnection while these unsafe and unjust billing practices are investigated.

Respectfully submitted,

/s/ Latrell S. Germany

[REDACTED]

[REDACTED]

CERTIFICATE OF SERVICE

I certify that a copy of this document was sent via electronic mail on this 7th day of May, 2026, to:

Spire Missouri: antonio.arias@spireenergy.com

Ameren Missouri: AmerenMOService@ameren.com

Missouri American Water: jennifer.coleman01@amwater.com